Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 52

United States Bankruptcy Court

Northern District of Illinois Eastern Division

Voluntary Petition	
1	

Name of Debtor (if	individual, er	nter Last, First,	Middle):			Name	of Joint Debtor	(Spouse) (Last, F	First, Middle)		
Mansour, Rafiq I					Mansour, Amirah						
All Other Names us and trade names):	sed by the De	ebtor in the last	t 8 years (inclu	ide married	, maiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):				
Last four digits of So (if more than one, st	tate all*	ndividual-Taxpa		No./Comp	lete EIN		our digits of Soc. re than one, state	. Sec. or Individua e all) *	al-Taxpayer I.D.	, ,	plete EIN
Street Address of D						Stree	t Address of Joir	nt Debtor (No. & S			
14014 s de	,						014 s der	,		,	
Orland Par	rk IL				60467	Orl	land Park	(IL			60467
County of Residence	ce or of the P	·	of Business:			Coun	ty of Residence	or of the Principa	I Place of Busin	ness:	
						Mailir	- Address of lo	:t Debtor (if diffe			
Mailing Address of	Debtor (if ain	ferent from stre	et address)			, iviallin	g Address of Joi	iint Debtor (if diffe	reni nom succi	aduress j.	
Location of Principa	al Assets of E	3usiness Debto	or (if different f	rom street a	address above):						
т,		or (Form of Orga	nization)		(Che	re of Busine leck one box.		w	•	inkruptcy Code on is Filed (Chec	
	(includes Join	,			☐ Heath Care I		e as	Chapter 7	_ ∐ Cha		n for Recognition
	t D on page 2 o on (includes L				defined in 11	U.S.C §10	1 (51B)	☐ Chapter 9 ☐ Chapter 2	01 6	a Foreign Main F	roceeding
☐ Partnershi	ip				☐ Stockbroker			☐ Chapter 1	_	apter 15 Petition a Foreign Nonma	n for Recognition ain Proceeding
		one of the abov	ve entities,		☐ Commodity E☐ Clearing Ban			☐ Cilapie	13	a i oroigii i io	all i roccanig
		te type of entity			Other	1K					
	Chapte	ter 15 Debtors				Exempt Enti			Nature of D	Debts (Check one	Box)
Country of debtor's	center of ma	in interests:			Debtor is a ta		J.G.,	_	primarily consulned in 11 U.S.C		Debts are primarily
Each country in whi	• .	proceeding by,	regarding, or	—	organization	under Title		§ 101(8) a	s "incurred by a	ın	business debts.
against debtor is pe	nding:				United States Revenue Co		internai		primarily for a ponousehold purpon		
		Filing Fee (C	Check one box)			Check	one box	С	hapter 11 Debte	ors	
Filing Fee attac	ched						Debtor is a sma	all business debtor			
☐ Filing Fee to be	e paid in insta	allments (applic	cable in individ	uals only).	Must attach	I	Check if:				
signed applicati unable to pay fe							insiders of affiliates) are less than \$2,545,500. (amount subject to adjustment				
☐ Filing Fee wavi	·		, ,				on 4/01/13 and ever theree years thereafter). Check all applicable boxes:				
attach signed a					• •		A plan is being f	filed with this petit			
							Acceptances of of creditors, in a	the plan were sol acccordance with	licited prepetition 11 U.S.C. § 112	on from one of m 26(b).	ore classes
Statistical/Adminis				ion to linea	arrad aradtions					This space is t	for court use only23.00
■ Debtor estimat	tes that, after		roperty is exclu		dministrative exper	nses paid, th	nere will be no				
Estimated Number of	f Creditors										
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001-	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000		
Estimated Assets					_		50,000				
\$0 to \$50,000	\$50,001to	\$100,001 to	\$500,001 to \$1	\$1,000,00 to \$10	10,000,001	\$50,000,001 to \$100	\$100,000,001 to \$500		More than \$1 billion		
\$50,000 Estimated Liabilities	\$100,000	\$500,000	million	million		million	million	(U \$ IDIIIOTI	φ1 DilliOi1		
\$0 to	\$50,001 to	\$100,001 to	\$ 500,001	\$1,000,00		5 0,000,001	1 \$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1	to \$10		to \$100	to \$500	to \$1billion	\$1 billion		

Entered 05/30/15 10:00:52 Desc Main Page 2 of 52
Name of Debtor(s) Case 15-19038 Doc 1 Filed 05/30/15

B1 (Official Form 1) (12/11) Document Document **Voluntary Petition** This page must be completed and filed in every case) Rafig I Mansour

	·	, ,	Amirah	Mansour
	All Prio	r Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet)
Location Where Filed: None			Case Number:	Date Filed:
None				
	Pending Bankruptcy C	ase Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, attach a	dditional sheet)
Name of Debtor:			Case Number:	Date Filed:
District:			Relationship:	Judge:
forms 10K and 100 pursuant to Section	Q) with the Securities	to file periodic reports (e.g., s and Exchange Commission e Securities Exchange Act of 1.)		ay proceed under chapter 7, 11, 12 explained the relief available under
Exhibit A is atta	ached and made a part	of this petition.	/s/ Tarek Muh	ammad Khalil
			Tarek Muhammad Khal	Dated: 05/26/2015
_			ibit C ed to pose a threat of imminent and identifiable ha	arm to public health or safety?
Exhibit D complete If this is a joint petition.	leted and signed by the del			arate Exhibit D.)
		Information Regardi	ng the Debtor - Venue	
 -		or has had a residence, principal p	pplicable Box.) lace of business, or principal assets in this art of such 180 days than in any other Dist	-
The	ere is a bankruptcy case	concerning debtor's affiliate, gene	ral partner, or partnership pending in this D	istrict.
Stat	tes in this District, or ha	s no principal place of business or a	place of business or principal assets in the assets in the United States but is a defenda interests of the parties will be served in reg	ant in an action
	Certificati		es as a Tenant of Residential Pro	perty
Lan	ndlord has a judgment a		debtor's residence. (If box checked, comple	ete the
folio	owing.)	(Name of landlord that obtained judgment)		
		(Address of Landlord)		
pern		monetary default that gave rise to t	are circumstances under which the debtor whe judgment for possession, after the judgr	
Deb	tor has included in this	petition the deposit with the court of	f any rent that would become due during the	e 30-day
	od after the filing of the otor certifies that he/she	petition. has served the Landlord with this c	eertification. (11 U.S.C. § 362(1))	

B1 (Official Form 1) (1/08) Page 2 of 3 PFG Record # 661117

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 3 of 52

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Rafiq I Mansour Amirah Mansour

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Rafiq I Mansour

Rafiq I Mansour

Dated: 05/23/2015

/s/ Amirah Mansour

Amirah Mansour

Dated: 05/23/2015

Signature of Attorney

/s/ Tarek Muhammad Khalil

Signature of Attorney for Debtor(s)

Tarek Muhammad Khalil

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 05/26/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 661117 B1 (Official Form 1) (1/08) Page 3 of 3

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 4 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Rafig I Mansour
Date	ed: 05/23/2015 <u>/s/ Rafiq I Mansour</u>
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 661117

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 5 of 52

UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Amirah Mansour	
Dated: 05/23/2015	/s/ Amirah Mansour	X Date & Sign
I certify under penalty of perjury	that the information provided above is true and	correct.
5. The United States trustee does not apply in this district.	or bankruptcy administrator has determined that the credit cou	nseling requirement of 11 U.S.C. § 109(h)
Active military duty in a	military combat zone.	
	1 U.S.C. § 109(h)(4) as physically impaired to the extent of beir iefing in person, by telephone, or through the Internet.);	ng unable, after reasonable effort, to
' ' ' '	11 U.S.C. § 109(h)(4) as impaired by reason of mental illness of the sisions with respect to financial responsibilities.);	or mental deficiency so as to be incapable
 I am not required to receive by a motion for determination by the 	re a credit counseling briefing because of: [Check the applicabl court.]	e statement.] [Must be accompanied
your bankruptcy petition and promp management plan developed through of the 30-day deadline can be gran	ory to the court, you must still obtain the credit counseling brieficitly file a certificate from the agency that provided the counseling gh the agency. Failure to fulfill these requirements may result inted only for cause and is limited to a maximum of 15 days. You ons for filing your bankruptcy case without first receiving a credi	g, together with a copy of any debt n dismissal of your case. Any extension ur case may also be dismissed if the
seven days from the time I made m	redit counseling services from an approved agency but was una y request, and the following exigent circumstances merit a temp ptcy case now. [Must be accompanied by a motion for determin	orary waiver of the credit counseling
the United States trustee or bankru performing a related budget analysi file a copy of a certificate from the a	re the filing of my bankruptcy case, I received a briefing from a coptcy administrator that outlined the opportunties for available cross, but I do not have a certificate from the agency describing the agency describing the services provided to you and a copy of an adays after your bankruptcy case is filed.	edit counseling and assisted me in services provided to me. You must
the United States trustee or bankruperforming a related budget analysi	re the filing of my bankruptcy case, I received a briefing from a coptcy administrator that outlined the opportunties for available cross, and I have a certificate from the agency describing the servicible trepayment plan developed through the agency.	edit counseling and assisted me in

Record # 661117

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 6 of 52

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$22,095	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$11,763	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$54,956	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$13,137
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$13,115
TOTALS			\$22,095 TOTAL ASSETS	\$66,719 TOTAL LIABILITIES	

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 7 of 52

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

Case No. Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is for statistical purposes only under 28 U.S.C § 159	

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$13,137.34
Average Expenses (from Schedule J, Line 18)	\$13,115.24
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$4,232.09

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$11,763.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$54,956.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$66,719.00

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Page 8 of 52 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Do	ocket#:
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Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	⊥ Property	\$0.00	

(Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 Record # 661117

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

In re

Bankrup	tcy Do	cket #:
---------	--------	---------

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		checking account with - Marquette		\$150
		checking account with - MB	н	\$200
		checking account with - MB	w	\$120
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand,		\$1,500
		stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$150
06. Wearing Apparel		Necessary wearing apparel.		\$200

Record # 661117 B6B (Official Form 6B) (12/07) Page 1 of 3

Document Page 10 of 52 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	Type of Property N O N E							
07. Furs and jewelry.								
		Earrings, watch, costume jewelry		\$150				
08. Firearms and sports, photographic, and other hobby equipment.	X							
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X							
10. Annuities. Itemize and name each issuer.	X							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X							
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X							
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles	X							

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X								
25. Autos, Truck, Trailers and other vehicles and accessories.		1997 Kenworth T600		\$8,000					
		2006 Nissan Pathfinder		\$11,625					
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	X								
31. Animals	X								
32. Crops-Growing or Harvested. Give particulars.	X								
33. Farming equipment and implements.	X								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not already listed. Itemize.	X								

Total \$22,095.00 (Report also on Summary of Schedules)

Record # 661117 B6B (Official Form 6B) (12/07) Page 3 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
checking account with - MB	735 ILCS 5/12-1001(b)	\$ 120	\$120
checking account with - Marquette	735 ILCS 5/12-1001(b)	\$ 150	\$150
checking account with - MB	735 ILCS 5/12-1001(b)	\$ 200	\$200
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 1,500	\$1,500
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 150	\$150
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$200
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 150	\$150
25. Autos, Truck, Trailers and			
1997 Kenworth T600	735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 1,500 \$ 2,400 \$ 4,100	\$8,000

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 661117 B6C (Official Form 6C) (04/13) Page 1 of 1

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 13 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafig I Mansour and Amirah Mansour / Debtors

In re

Ban	krup ¹	tcy [Doc	ket	#:
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Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Attn: Bankruptcy Dept. Po Box 901003 Columbus OH 43224 Acct #: 528500944121			Dates: 2014-07-28 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$11,625.00 Intention: Reaffirm 524 (c) *Description: 2006 Nissan Pathfinder				\$11,763	\$0

Total

(Report also on Summary of Schedules)

\$11,763

\$0

Record # 661117 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 14 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 15 of 52 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

Record # 661117 B6E (Official Form 6E) (04/13) Page 2 of 2

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 16 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafig I Mansour and Amirah Mansour / Debtors

In re

Acct #: NULL

Bankruptcy Dog	cket#:
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Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

und	der chapter 7, report this total also on the Statistical	Sum	ımary	of Certain Liabilities and Related Data.				
	Check this box if debtor has no creditors holding un	nsecu	ıred c	laims to report on this Schedule F.				
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Allied Interstate Bankruptcy Department 3000 Corporate Exchange Dr. Columbus OH 43231 Acct #:			Dates: Reason: Credit Card or Credit Use				\$6,500
	Law Firm(s) Collection Agent(s) Represe	ntin	g the	e Original Creditor				
	LVNV Funding LLC Bankruptcy Dept. PO Box 10584 Greenville SC 29603							
2	Amerimark Premier Attn: Bankruptcy Dept. 1515 S 21St St Clinton IA 52732		w	Dates: 2013-2014 Reason: Credit Card or Credit Use				\$208

Record # 661117 B6F (Official Form 6F) (12/07) Page 1 of 5

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	CONEDUCE I CREDITORO NOEDIRO ORGEOGRED ROR I RICKITI GEALING									
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
3	AT T Mobility C/O Afni, INC. Po Box 3097 Bloomington IL 61702 Acct #: 1054154680		w	Dates: Reason:	2015-2015 Collecting for Creditor				\$1,305	
4	Capital ONE BANK USA N Attn: Bankruptcy Dept. 15000 Capital One Dr Richmond VA 23238 Acct #: NULL		W	Dates: Reason:	2014-2015 Credit Card or Credit Use				\$314	
5	Capital ONE BANK USA N Attn: Bankruptcy Dept. 15000 Capital One Dr Richmond VA 23238		Н	Dates: Reason:	2010-2014 Credit Card or Credit Use				\$723	
	Acct #: NULL									
6	CCS/FIRST SAVINGS BANK Attn: Bankruptcy Dept. 500 E 60Th St N Sioux Falls SD 57104		Н	Dates: Reason:	2011-2013 Credit Card or Credit Use				\$427	
	Acct #: NULL									
7	CCS/FIRST SAVINGS BANK Attn: Bankruptcy Dept. 500 E 60Th St N Sioux Falls SD 57104		Н	Dates: Reason:	2011-2014 Credit Card or Credit Use				\$427	
	Acct #: NULL									
8	Citibank Bankruptcy Department 701 E. 60th St., North Sioux Falls SD 57117			Dates: Reason:	Credit Card or Credit Use				\$5,222	
	Acct #:									
9	Comcast Cable Communications C/O Enhanced Recovery CO L 8014 Bayberry Rd Jacksonville FL 32256		Н	Dates: Reason:	2012-2012 Collecting for Creditor				\$185	
	Acct #: 66027625									

Record # 661117 B6F (Official Form 6F) (12/07) Page 2 of 5

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
10 Credit ONE BANK NA Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193 Acct #: NULL		Н	Dates: 2008-2015 Reason: Credit Card or Credit Use				\$0
11 Harris & Harris LTD Attn: Bankruptcy Dept. 111 W Jackson Blvd S-400 Chicago IL 60604 Acct #: 24356812		w	Dates: 2014-2015 Reason: Medical Debt				\$19,789
12 HSBC Card Services Bankruptcy Department PO Box 17051 Baltimore MD 21297 Acct #:			Dates: Reason: Credit Card or Credit Use				\$555
13 LVNV Funding LLC Bankruptcy Department PO Box 10584 Greenville SC 29603 Acct #:			Dates: Reason: Credit Card or Credit Use				\$4,145

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

First National Coll. Bureau Bankruptcy Dept. 610 Waltham Way Sparks NV 89434

Allied Interstate Bankruptcy Dept. 3000 Corporate Exchange Dr. 5th FI

Columbus OH 43231

14 Merrick BANK Attn: Bankruptcy Dept. Po Box 9201 Old Bethpage NY 11804	Н	Dates: Reason:	2012-2015 Credit Card or Credit Use		\$936
Acct #: NULL					

Record # 661117 B6F (Official Form 6F) (12/07) Page 3 of 5

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 19 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
15 Midland Funding, LLC Bankruptcy Department 8875 Aero Drive, # 200 San Diego CA 92123 Acct #:			Dates: Reason: Credit Card or Credit Use				\$0

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blatt, Hasenmiller, Leibsker & Bankruptcy Dept. 950 N. Meridian Street Ste 950 Indianapolis IN 46204

Will County Circuit Court Bankruptcy Dept. 14 W. Jefferson St Joliet IL 60432

16 Monogram Credit Card Bk of GA

Attn: Bankruptcy Department PO Box 105980

Atlanta GA 30353-5980

Dates:

Reason: Credit Card or Credit Use

\$2,535

Acct #:

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blatt, Hasenmiller, Leibsker Bankruptcy Dept. 10 S. LaSalle St. Ste 2200 Chicago IL 60603

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Record # 661117 B6F (Official Form 6F) (12/07) Page 4 of 5

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
17 National Check Bureau Legal Department 10625 Techwood Circle Cincinnati OH 45242 Acct #: 05-M1-106660			Dates: Reason: NSF Checks				\$6,264

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Appel D. Susan

10625 Techwoods CRCL Cincinnati OH 45242

C/O N 3601 Rollin	Northwest Collectors Algonquin Rd Ste 23 Ang Meadows IL 60008 #: 3791302767	W	Dates: Reason:	2014-2014 Collecting for Creditor		\$200
Attn: 6250 Saint	Bank/Fingerhut Bankruptcy Dept. Control Ridgewood Rd Coloud MN 56303 #: NULL	Н	Dates: Reason:	2009-2015 Credit Card or Credit Use		\$5,221

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 54,956

Record # 661117 B6F (Official Form 6F) (12/07) Page 5 of 5

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 21 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ι		

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address,
Including Zip Code,
of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 661117 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 22 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Dog	cket :	#:
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Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Γ		ı
		ı
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		_

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 661117 B6G (Official Form 6G) (12/07) Page 1 of 1

Fill in this in	formation to iden	tify your case:	
Debtor 1	Rafiq	l	Mansour
Debtor 2	Amirah	Middle Name	Last Name Mansour
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT OF</u>	F ILLINOIS
Case Number (If known)	Г		_

Official Form B 6I

MM / DD / YYYY

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Self-employed		
	Occupation may Include student or homemaker, if it applies.	Employers name	Mason & Dicson I	ntermodal Inc.	
		Employers address			
		How long employed there?			
Pa	IT 2: Give Details About Monthl				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse har lines below. If you need more space		ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay calculate what the monthly wage w	-	\$0.00	\$0.00
3.	Estimate and list monthly overti		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$0.00

Official Form B 6I Record # 661117 Schedule I: Your Income Page 1 of 2

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main

Page 24 of 52
Case Number (if known) Document Mansour Rafiq Debtor 1 First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Cop	y line 4 here	4.	\$0.00	\$0.00	
5. I	List all	payroll deductions:				
	5a. 1	Fax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
	5b. I	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
	5c. \	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
		nsurance	5e.	\$0.00	\$0.00	
		Domestic support obligations	5f.	\$0.00	\$0.00	
	_	Jnion dues	5g.	\$0.00	\$0.00	
		Other deductions. Specify:	5h.	\$0.00	\$0.00	
		e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8. L	ist all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$13,137.34	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8c	\$ 0.00	\$ 0.00	
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	- 8f.	\$0.00	\$0.00	
	0	Include cash assistance and the value (if known) of any non-cash	-	Ψ0.00	Ψ0.00	
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies. Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$13,137.34	\$0.00	
10.		tulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$13,137.34 +	\$0.00	\$13,137.34
11.	State	e all other regular contributions to the expenses that you list in <i>Schedule</i>	e . <i>l</i> .			
		ide contributions from an unmarried partner, members of your household, you		nts, your roommates, and		
	othe	r friends or relatives.				
		not include any amounts already included in lines 2-10 or amounts that are n			Schedule J.	
	Spe	cify:			1	1. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. \$13,137.34
13.	Do y	ou expect an increase or decrease within the year after you file this form	?			
	X	No. Yes. Explain:				

Fi	II in this in	formation to identify you	r case:							
D	ebtor 1	Rafiq First Name	Middle Name		Mansour Last Name		Check if this is:	ad Eiline n		
_ n	ebtor 2	Amirah	Middle Name		Mansour		☐ An amende	J	t notition chanter 12	
	pouse, if filing)	First Name	Middle Name		Last Name		_	of the following	t-petition chapter 13	
U	nited States	Bankruptcy Court for the :	NORTHERN DIS	STRICT OF ILLI	NOIS		MM / DD / `		auto.	
	ase Number f known)	-					IVIIVI / DD /			
<u> </u>									2 because Debtor 2	
<u> </u>	<u>icial F</u>	orm B 6J					☐ maintains a	separate house	ehold.	
Sc	hedul	e J: Your Exp	enses						1	2/13
	-	and accurate as possible						_		
	space is i question	needed, attach another sh	ieet to this fol	rm. On the top	o of any additional pa	ges, write you	r name and case num	iber (if Known). A	nswer	
Pai	rt 1:	escribe Your Household								
	s this a joi									
	┌ ┐	Go to line 2.								
	χ Yes. ι	Does Debtor 2 live in a se	parate housel	hold?						
	<u></u>	X No.								
		Yes. Debtor 2 must f	file a separate	Schedule J.						
2.	Do you l	nave dependents?	X No			Depende	ent's relationship to	Dependent's	Does dependent live	
		st Debtor 1 and		s. Fill out this in			or Debtor 2	age	with you?	_
	Debtor 2		eac	ch dependent					Yes	
	Do not st names.	tate the dependents'							 	
									X No Yes	
									X No	
									 	
									Yes	
									X No	
									Yes	
									X No	
									Yes	
3.		expenses include s of people other than	х	No						
		and your dependents?		Yes						
Pai	rt 2:	stimate Your Ongoing Mon	ıthly Expenses	i						
Esti	mate your	expenses as of your ban	kruptcy filing	date unless y	ou are using this form	n as a supplen	nent in a Chapter 13 o	case to report		
	enses as o applicable	f a date after the bankrup date.	otcy is filed. If	this is a supp	lemental Schedule J,	check the box	cat the top of the form	m and fill in		
	-	ses paid for with non-cas	_		=			,	Your expenses	
OT SI	ucn assist	ance and have included i	t on Scneaule	: I: Your Incom	ne (Oπiciai Form Β 6i.)			Tour expenses	
4.		al or home ownership ex	penses for yo	ur residence.	Include first mortgage	e payments and	d		¢4.200	00
	-	for the ground or lot.						4.	\$1,200.	00
		al estate taxes						4a.	\$0.	.00
		operty, homeowner's, or re	enter's insuran	ce				4b.	\$0.	
		me maintenance, repair, a						4c.	\$50.	
		meowner's association or						4d.	\$0.	

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main

Document

Rafiq

Debtor 1

Page 26 of 52 Case Number (if known) __

First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$270.00 Electricity, heat, natural gas 6a. 6h \$365.00 Water, sewer, garbage collection \$340.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$900.00 7. Food and housekeeping supplies \$50.00 8. 8. Childcare and children's education costs \$100.00 9. Clothing, laundry, and dry cleaning 10. \$50.00 10. Personal care products and services \$100.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$320.00 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$100.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$365.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 27 of 52

Rafiq Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$8,905.24 21. Other. Specify: Business Expenses (\$8,905.24), 21. \$13,115.24 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$13,137.34 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$13,115.24 23b. Copy your monthly expenses from line 22 above. 23b.-\$22.10 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 661117 Schedule J: Your Expenses Page 3 of 3

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 28 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafig I Mansour and Amirah Mansour / Debtors

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 05/23/2015

/s/ Rafiq I Mansour

Rafiq I Mansour

Dated: 05/23/2015

/s/ Amirah Mansour

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Amirah Mansour

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 661117 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 29 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

74000141		
2015: \$10,000 est	employment	
2014: \$14,481		
2013: \$30,000 est		
Spouse		



02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

•	
AMOUNT	SOURCE

Record #: 661117 B7 (Official Form 7) (12/12) Page 1 of 9

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 30 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

	STATEMENT OF FINA	VNCIVI VEEVIDE	
3	DIATEMENT OF PINA	ANCIAL AFFAIRS	
Spouse			
,			
AMOUNT	SOURCE		
3. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c.			
or services, and other debts to any creditor ralue of all property that constitutes or is a evere made to a creditor on account of a d approved nonprofit budgeting and creditor	or made within 90 days immediately paffected by such transfer is not less the omestic support obligation or as part counseling agency. (Married debtor	FS: List all payments on loans, installment proceeding the commencement of this case nan \$600.00. Indicate with an asterisk (*) a of an alternative repayment schedule under silling under chapter 12 or chapter 13 mususes are separated and a joint petition is not a series of the comment of th	if the aggregate any payments that er a plan by an st include payments
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
CHASE Po Box 901003 Columbus OH 43224	Monthly	\$ 1,086	\$ 10,677
0 days immediately preceding the comm uch transfer is less than \$5,850*. If the di account of a domestic support obligation of	encement of the case unless the agg ebtor is an individual, indicate with ar or as part of an alternative repayment ebtors filing under chapter 12 or chap	st each payment or other transfer to any cre regate value of all property that constitutes a asterisk (*) any payments that were made schedule under a plan by an approved no ter 13 must include payments and other tra parated and a joint petition is not filed.)	or is affected by to a creditor on nprofit budgeting
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount
of creditor	r ayrilenii Italisieis	Transiers	Still Owing
	ed debtors filing under chapter 12 or	g the commencement of this case to or for chapter 13 must include payments be eithe oint petition is not filed.)	
Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing
4. SUITS AND ADMINISTRATIVE PROC	EEDINGS, EXECUTIONS, GARNISI	HMENTS AND ATTACHMENTS:	
· · · · · · · · · · · · · · · · · · ·	inder chapter 12 or chapter 13 must i	arty within 1 (one) year immediately preced nclude information concerning either or bot ion is not filed.)	
CAPTION OF	NATURE	COURT	STATUS
SUIT AND	OF	OF AGENCY	OF

AND LOCATION

DISPOSITION

PROCEEDING

CASE NUMBER

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 31 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
for Whose Benefit Property
was Seized

Date
Of
and Value
of Property
of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty



07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
orRelationship
to Debtor,
OrganizationDate
of
AnyDescription
of
GiftName and Address of Person
to Debtor,
of
GiftDescription
and Value
of Gift

Record #: 661117 B7 (Official Form 7) (12/12) Page 3 of 9

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 32 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
^	

08			

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the
commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or
not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Other Than Debtor Value of Property

Geraci Law, LLC

Date of Payment, Amount of Money or Description and Other Than Debtor Value of Property

Payment/Value:

55 E Monroe St Suite #3400 Chicago, IL 60603

\$1,165.00

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address Name of Payre if And Other Than Debtor Value of Property

Hananwill Credit Counseling, 2015 \$20.00

115 N. Cross St., Robinson, IL 62454



10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

 Name of Trust or
 Date(s) of of Other Device
 Amount and Date of Sale or Other Device

 Transfer(s)
 Closing

Record #: 661117 B7 (Official Form 7) (12/12) Page 4 of 9

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 33 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
11. CLOSED FINANCIAL ACCOUN	TS:		
transferred within one (1) year imme certificates of deposit, or other instru associations, brokerage houses and	ments held in the name of the debtor or for the bediately preceding the commencement of this case ments; shares and share accounts held in banks, other financial institutions. (Married debtors filing instruments held by or for either or both spouses mot filed.)	e. Include checking, savings, or ot credit unions, pension funds, coc under chapter 12 or chapter 13 m	her financial accounts, peratives, nust include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
12. SAFE DEPOSIT BOXES:		ities, cash, or other valuables with	



13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Date

of Setoff

14. LIST ALL PROPERTY HELD FOR A	NOTHER PERSON:	
List all property owned by another perso	n that the debtor holds or controls.	
Name and Address	Description and	Location
of Owner	Value of Property	of Property

Amount

of Setoff



15. PRIOR ADDRESS OF DEBTOR(S):

Name and Address

of Creditor

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address Used Occupancy	Name	Dates of
nadroso essapanoy		Occupancy

Record #: 661117 B7 (Official Form 7) (12/12) Page 5 of 9

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 34 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	A

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Docket Status of Governmental Unit Number Disposition

Record #: 661117 B7 (Official Form 7) (12/12) Page 6 of 9

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 35 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafig	I Mansour	and Amirah	Mansour	/ Debtors

Bankruptcy Docket #:

Judge:

STATEMENT	OF FI	NANCIAI	AFFAIRS
	\circ		

	NONE
X	X

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
o. Identify any business listed in subdivision	on a., above, that is "single asset real e	state" as defined in 11 USC 101.	
Name	Address		
	ad by every debter that is a correction	or portnership and by any individual o	lahtar who is ar has
The following questions are to be complete been, within six years immediately precedi or owner of more than 5 percent of the vot sole proprietor, or self-employed in a trade	ng the commencement of this case, any ing or equity securities of a corporation; profession, or other activity, either full-	of the following: an officer, director, a partner, other than a limited partne or part-time.	managing executive, r, of a partnership, a
peen, within six years immediately preceding of owner of more than 5 percent of the vot sole proprietor, or self-employed in a trade (An individual or joint debtor should composition six years immediately preceding the	ng the commencement of this case, any ing or equity securities of a corporation; profession, or other activity, either full- blete this portion of the statement only if	of the following: an officer, director, a partner, other than a limited partne or part-time. the debtor is or has been in business	managing executive, r, of a partnership, a s, as defined above,
peen, within six years immediately preceding or owner of more than 5 percent of the vot sole proprietor, or self-employed in a trade (An individual or joint debtor should composition six years immediately preceding the go directly to the signature page.)	ng the commencement of this case, any ing or equity securities of a corporation; profession, or other activity, either full-blete this portion of the statement only if commencement of this case. A debtor	of the following: an officer, director, a partner, other than a limited partne or part-time. the debtor is or has been in business	managing executive, r, of a partnership, a s, as defined above,
peen, within six years immediately preceding of owner of more than 5 percent of the vot sole proprietor, or self-employed in a trade (An individual or joint debtor should compaithin six years immediately preceding the go directly to the signature page.) 19. BOOKS, RECORDS AND FINANCIAL List all bookkeepers and accountants who	ng the commencement of this case, any ing or equity securities of a corporation; profession, or other activity, either full-blete this portion of the statement only if commencement of this case. A debtor STATEMENTS: within two (2) years immediately precedents.	y of the following: an officer, director, a partner, other than a limited partne or part-time. the debtor is or has been in business who has not been in business within	managing executive, r, of a partnership, a s, as defined above, those six years should
been, within six years immediately precedi or owner of more than 5 percent of the vot sole proprietor, or self-employed in a trade	ng the commencement of this case, any ing or equity securities of a corporation; profession, or other activity, either full-blete this portion of the statement only if commencement of this case. A debtor STATEMENTS: within two (2) years immediately precedents.	y of the following: an officer, director, a partner, other than a limited partne or part-time. the debtor is or has been in business who has not been in business within	managing executive, r, of a partnership, a s, as defined above, those six years should

Record #: 661117 B7 (Official Form 7) (12/12) Page 7 of 9

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main

Document Page 36 of 52 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Mansour and Amirah Ma	nsour / Debtors	Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	o at the time of the commencement of this case count and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	reditors and other parties, including mercantile years immediately preceding the commencem	and trade agencies, to whom a financial statement was ent of this case.
Name and Address	Date Issued	
0. INVENTORIES		
ist the dates of the last two invent ollar amount and basis of each in		erson who supervised the taking of each inventory, and the
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)
List the name and address of the Date of Inventory	e person having possession of the records of e Name and Addresses of Custodian of Inventory Records	ach of the inventories reported in a., above.
1. CURRENT PARTNERS, OFFI	CERS, DIRECTORS AND SHAREHOLDERS:	
. If the debtor is a partnership, list Name	nature and percentage of interest of each mer Nature	ber of the partnership. Percentage of
and Address	of Interest	Interest
	list all officers & directors of the corporation; aror equity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,
Name and Address	Title	Nature and Percentage of Stock Ownership
2. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHAREHOLDERS:	
the debtor is a partnership, list th	e nature and percentage of partnership interes	of each member of the partnership.
		Date of

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 37 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

fiq I Mansour and Amirah Mansour / Debtors		Bankruptcy Docket #:		
		Judge:		
	STATEMENT OF FIN	NANCIAL AFFAIRS		
· ·	ration, list all officers, or directors whose relation commencement of this case.	nship with the corporation terminated within one (1) year		
Name and Address	Title	Date of Termination		
23. WITHDRAWALS FROM	I A PARTNERSHIP OR DISTRIBUTION BY A CO	OPORATION:		
	redemptions, options exercised and any other p	ns credited or given to an insider, including compensation in any perquisite during one year immediately preceding the		
Name and Address o Recipient, Relationship Debtor		Amount of Money or Description and value of Property		
24. TAX CONSOLIDATION	GROUP:			
· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	on number of the parent corporation of any consolidated group for (6) years immediately preceding the commencement of the case.		
Name of Parent Corporation	Taxpayer Identification Number (EIN)			
25. PENSION FUNDS:				
		ation number of any pension fund to which the debtor, as an ears immediately preceding the commencement of the case.		
Name of Pension Fund	TaxPayer Identification Number (EIN)			
DECL	ARATION UNDER PENALTY OF	PERJURY BY INDIVIDUAL DEBTOR		
l declare under pen		nswers contained in the foregoing statement of financial and that they are true and correct.		
ed: 05/23/2015	/s/ Rafiq I Mansour			
	Rafiq I M			
ed: 05/23/2015	/s/ Amirah Mansour			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 661117 B7 (Official Form 7) (12/12) Page 9 of 9

Amirah Mansour

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 38 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

	DEDIOR 3 STATEMENT OF INTENTIO	<u>IN</u>
	d by property of the estate. (Part A must be fully to by property of the estate. Attach additional p	·
Property No. 1		
Creditor's Name: CHASE Attn: Bankruptcy Dept. Po Box 901003 Columbus OH 43224	Describe Property Securing Debt: 2006 Nissan Pathfinder	
Property will be (check one):	•	
□Surrendered	■Retained	
If retaining the property, I intend to (cl	neck at least one):	
■Reaffirm the debt		
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
• • •	lease. Attach additional pages if necessary.) Describe Property Securing Debt:	Lease will be assumed pursuant to
		☐ Yes ☐ No

Record # 661117 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 39 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Dog

Judge:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DERTOR - 2016R

DISCLOSURE	OF COMPENSATION OF ATTORNET FOR DEBTOR - 20	100
that compensation paid to me with	(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above na nin one year before the filing of the petition in bankruptcy, or agreed to be paid to of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or prom	ised by the Debtor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agre	es to pay and I have agreed to accept	\$2,595.00
Prior to the filing of this Statemen	t, Debtor(s) has paid and I have received	\$1,165.00
The Filing Fee has been paid.	Balance Due	\$1,430.00
2. The source of the compensation	paid to me was:	
	her: (specify)	
3. The source of compensation to b	pe paid to me on the unpaid balance, if any, remaining is:	
Debtor(s)	other: (specify)	
The undersigned has receive value stated: None.	ed no transfer, assignment or pledge of property from the debtor(s) except the	following for the
•	or agreed to share with any other entity, other than with members of the undersigned's law o be paid without the client's consent, except as follows: None.	
5. The Service rendered or to be r	endered include the following:	
	, and rendering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C. (b) Preparation and filing of the petit	ion, schedules, statement of affairs and other documents required by the court.	
., .	e first scheduled meeting of creditors.	
, ,	the above-disclosed fee does not include the following service: sed meeting or court dates, amendments to schedules, adversary complaints	or conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	
	Respectfully Submitted,	
Date: 05/26/2015	/s/ Tarek Muhammad Khalil	
	Tarek Muhammad Khalil GERACI LAW L.L.C.	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 661117 B6F (Official Form 6F) (12/07) Page 1 of 1 Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 40 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rafiq I Mansour and Amirah Mansour / Debtors

In re

Bankruptcy Docket #:

Judge:

١	/ERIFIC	MOITA	OF	CREDIT	TOR	MΔ	TRIX
- 1		AIIUII	OI.	CKLDI	\mathbf{O}	IVIA	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 41 of 52

Refig | Mansour and Amirah Mansour / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 661117 B 201A (Form 201A) (11/11) Page 1 of 2

Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re Rafiq I Mansour and Amirah Mansour / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 05/23/2015	/s/ Rafiq I Mansour	
	Rafiq I Mansour	
Dated: 05/23/2015	/s/ Amirah Mansour	
	Amirah Mansour	
Dated: 05/26/2015	/s/ Tarek Muhammad Khalil	
	Attorney: Tarek Muhammad Khalil	

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 43 of 52

B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Rafiq | Mansour Amirah Mansour

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Rafiq I Mansour

Dated: 5 /22 /2015

Amirch Managur

Dated: 5 127/201

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

Tarek Muhammad Khalil

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated: _____/___/2015

* in a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Data

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Form B 201A, Notice to Consumer Debtor(s)

In re Rafiq I Mansour and Amirah Mansour / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

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WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Rafid I Mansour

X Date & Sign

X Date & Sign

Dated: 6 123 /2015

Dated: 5 123 /2015

Dated: 5 123 /2015

Attorney: Tarek Muhammad Khalil

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 45 of 52

Debtor 1	Rafiq		Mansour	Case Number (if known)
	First Name	Middle Name	Last Name		***************************************
				Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8 linon	nployment compe	ensation		\$0.00	\$0.00
Do no	ot enter the amour	of if you contend that the amount	received was a benefit		
		ity Act. Instead, list it here:			**************************************
•					мисто
For	our spouse				was a second
9. Pens	sion or retirement efit under the Socia	t income. Do not include any am al Security Act.	ount received that was a	\$0.00	\$0.00
Dor as a	ot include any bea	sources not listed above. Specinefits received under the Social Sime, a crime against humanity, or, list other sources on a separate	Security Act or payments receiver international or domestic	10c.	• 0.00
10a.				\$0.00	\$ 0.00 \$0.00
				\$ 0.00	\$0.00
		m separate pages, if any.		\$0.00	\$0.00
11. Cald	ulate your total c	urrent monthly income. Add line total for Column A to the total for	es 2 through 10 for each Column B.	\$4,232.09	+ \$0.00 = \$4,232.09
- / 0			V		
Part 2		Whether the Means Test Applies (-	
12. Cale 12a.	culate your currer Copy your total	nt monthly income for the year. current monthly income from line	Follow these steps:	Copy line 11 here	12a. \$4,232.09
		the number of months in a year).			× 12
12b.		ur annual income for this part of	the form.		12b. \$50,785.08
		ı family income that applies to y			Samuele de construir de de construir de cons
13. Car	culate the median	Tathing income that applies to y	ou. Follow alease steps.		
Fill	in the state in whic	ch you live.	<u> </u>		
Fill	in the number of p	eople in your household.	5		
Fill	in the median fam	ily income for your state and size	of household		13. \$93,001.00
Tof	ind a list of applica	able median income amounts, go rm. This list may also be available	online using the link specified	I in the separate	
14. Ho v	w do the lines cor	mpare?			
1		ess than or equal to line 13. On th	e top of page 1, check box 1,	There is no presumption of abuse.	
14b		nore than line 13. On the top of pa and fill out Form 22A-2.	age 1, check box 2, The presu	imption of abuse is determined by Form	n 22A-2.
Part	Sign Belov	¥			
	By signing here	L declare wher penalty of perio	ury that the information on this	statement and in any attachments is tn	ue and correct.
	by alguing not	MY	The second secon	Q 10	20
	Commission of the Commission o			Jamuah VI	angul
***************************************		Aafiq i Mansour		Amirah Mansor	ur
***************************************	Date:: £	2 1 23 /2015	[Date:: 5 123 12015	
***************************************	If you checked	/ line 14a, do NOT fill out or file F	orm 22A-2.		
	·	line 14b. fill out Form 22A-2 and			

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 46 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 5 12 12015

Dated: 5 12 12015

Dated: 5 12 12015

Amush Mansour

X Date & Sign

Amirah Mansour

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Properly taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE.

Dated: 6 123 12015

Rafiq I Mansour

X Date & Sign

Dated: <u>6 126 1</u>2015

Amirah Mansour

X Date & Sign

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 48 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

	DEBTOR'S STATEMENT OF INTENTION	
	by property of the estate. (Part A must be fully by property of the estate. Attach additional page 2	
Property No. 1	Down to Bound Consider Dokt	
Creditor's Name: CHASE	Describe Property Securing Debt: 2006 Nissan Pathfinder	
Attn: Bankruptcy Dept.	2000 Nissell Fatilities	
Po Box 901003		
Columbus OH 43224		
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to (chec	ck at least one):	
□Redeem the property		
■Reaffirm the debt		
□Other. Explain	(for example, avoid lie	n using 110 U.S.C. § 522(f)).
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
Property No.	ease. Attach additional pages if necessary.)	Lease will be
Lessor's Name: None	Describe Property Securing Debt:	assumed pursuant to
		☐ Yes ☐ No
l declare under penalty of pe	rjury that the above indicates my intention as to any pr	operty of my estate securing a
	ebt and/or personal property subject to an unexpired le	ase.
Dated: 23/2015	ebt and/or personal property subject to an unexpired le	X Date & Sign

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Page 49 of 52 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #:

		ludaa	1.11
		Judge:	
	TATEMENT OF FINAL	ICIAL AFFAIRS	
2b. If the debtor is a corporation, list all o mmediately preceding the commencemer		with the corporation terminated within one (1) year	
Name	Tid -	Date of Termination	
and Address	Title	ierminauon	
3. WITHDRAWALS FROM A PARTNERS	SHIP OR DISTRIBUTION BY A COPOR	ATION:	
f the debtor is a partnership or corporation orm, bonuses, loans, stock redemptions, commencement of this case.	n, list all withdrawals or distributions cro options exercised and any other perqu	dited or given to an insider, including compensation in site during one year immediately preceding the	n any
Name and Address of	Date and	Amount of Money or Description and value of	
Recipient, Relationship to Debtor	Purpose of Withdrawal	Property	
Depto			
24. TAX CONSOLIDATION GROUP:			
24. TAX CONSOLIDATION GROUP:	e and federal taxpayer identification nu n a member at any time within six (6) y	nber of the parent corporation of any consolidated gro ears immediately preceding the commencement of the	oup for e case.
24. TAX CONSOLIDATION GROUP:	e and federal taxpayer identification nu n a member at any time within six (6) y Taxpayer Identification Number (EIN)	nber of the parent corporation of any consolidated gro ears immediately preceding the commencement of the	oup for e case.
24. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the name ax purposes of which the debtor has bee Name of Parent Corporation	n a member at any time within six (6) y Taxpayer	nber of the parent corporation of any consolidated gro ears immediately preceding the commencement of the	oup for e case.
24. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the name ax purposes of which the debtor has bee Name of Parent Corporation 25. PENSION FUNDS:	n a member at any time within six (6) y Taxpayer Identification Number (EIN)	nber of the parent corporation of any consolidated gro ears immediately preceding the commencement of the number of any pension fund to which the debtor, as a	e case.
24. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the name ax purposes of which the debtor has bee Name of Parent Corporation 25. PENSION FUNDS:	n a member at any time within six (6) y Taxpayer Identification Number (EIN)	number of any pension fund to which the debtor, as a	e case.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment the feto and that they are true and correct.

Rafiq I Mansour

X Date & Sign

Amirah Mansour

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18

U.S.C. Sections 152 and 3571

Record #: 661117

B7 (Official Form 7) (12/12)

Page 9 of 9

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 50 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by banking toy.

Dated: 5 103 /2015

Raffid I Mansour

X Date & Sign

Dated: 5 12 /2015

Amirah Mansour

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 51 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Dated: 5 / 12 /20:15 Comma X Date & Sign

Amirah Mansour

Case 15-19038 Doc 1 Filed 05/30/15 Entered 05/30/15 10:00:52 Desc Main Document Page 52 of 52

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rafiq I Mansour and Amirah Mansour / Debtors

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	 The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l ce	ertify under penalty of perjury that the information provided above is true and correct.
Dat	ted: <u>6 / 2 3 / 2</u> 015 X Date & Sign
	Rafiq I Mansour